

United States Bankruptcy Court  
Middle District of Tennessee

In re:  
JOSEPH LOUIS MELZ  
Debtor

Case No. 19-04811-MFH  
Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0650-3

User: jmw0113  
Form ID: 309E

Page 1 of 2  
Total Noticed: 80

Date Rcvd: Aug 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2019.

db JOSEPH LOUIS MELZ, PO BOX 681148, FRANKLIN, TN 37068-1148  
6962024 +1-JP Contracting, Inc., 816 E. Meade Avenue, Madison, TN 37115-4709  
6962025 31-W Insulation Co., Inc., PO BOX 306010, Nashville, TN 37230-6010  
6962026 +A Plus Gutters, PO BOX 587, Columbia, TN 38402-0587  
6962032 ARMCO HVAC and Electrical, 2431 Old Columbia Road, Lewisburg, TN 37091-6845  
6962028 +Alley-Cassette, PO BOX 23305, Nashville, TN 37202-3305  
6962031 +Aqua Barriers, PO BOX 140703, Nashville, TN 37214-0703  
6962034 +Atlas Brick, 1138 North Germantown Pkwy, #101-223, Cordova, TN 38016-5872  
6962035 Atmos Energy, PO BOX 790311, Saint Louis, MO 63179-0311  
6962036 +Builders' Insulation, PO BOX 7788, Madison, WI 53707-7788  
6962039 +CCAD Reprographics, LLC, 2002 Cobb Drive, Columbia, TN 38401-5077  
6962040 +CD Construction LLC, 1515 Highway 49 East, Ashland City, TN 37015-2853  
6962037 +Capitol Wholesale Fence Co., Inc., 1200 Lebanon Pike, Nashville, TN 37210-3097  
6962038 +Carter Lumber, PO BOX 5085, Evansville, IN 47716-5085  
6962041 +Cenwood Appliance Distributors, PO BOX 1819, Memphis, TN 38101-1819  
6962043 Cincinnati Insurance Co., PO BOX 145620, Cincinnati, OH 45250-5620  
6962044 Comfort Supply, Inc., 305 Arlington Ave., Franklin, TN 37064  
6962045 Deer Creek Homes, Inc., PO BOX 681148, Franklin, TN 37068-1148  
6962046 +Discount Plumbing & Electrical, 101 Century Court, Franklin, TN 37064-3913  
6962047 +Dodd's Lawn Care, 406 Eddy Lane, Franklin, TN 37064-2917  
6962048 +Ed's Supply Company, Inc., 711 6th Ave. South, Nashville, TN 37203-4615  
6962051 +Franklin Stone Co., PO BOX 1606, Franklin, TN 37065-1606  
6962052 Gotta Go Portable Service, LLC, PO BOX 2814, Hendersonville, TN 37077-2814  
6962053 +Graham's Lighting, Inc., 244 Cool Springs Blvd., Franklin, TN 37067-2677  
6962054 +Granite Place, 1124-A Harpeth Industrial Court, Franklin, TN 37064-2224  
6962055 +Gullett, Sanford, robinson & Martin PLLC, 150 3rd Ave. South, Suite 1700, Nashville, TN 37201-2041  
6962056 +Hale & Hale, PLC, 231 Public Square, Franklin, TN 37064-2522  
6962057 +Henley Supply Millwork, PO BOX 306, Decherd, TN 37324-0306  
6962058 +Henry Drilling & Pump Co., 1401 Adams St., Franklin, TN 37064-3609  
6962059 +Horton Hardwood Floors, Mark Horton, 9007 Lamond Drive, Smyrna, TN 37167-4497  
6962060 Huskey Building Supply, PO BOX 682023, Franklin, TN 37068-2023  
6962061 +J & J Electrical, Inc., PO BOX 531, Kingston Springs, TN 37082-0531  
6962062 +James Terry & Associates, PO BOX 140353, Nashville, TN 37214-0353  
6962063 +Jarrett Concrete Products & Supply, Inc., 2012 Hwy 12 South, Ashland City, TN 37015-3913  
6962064 +Jeffco, 831 Fesslers Parkway, Nashville, TN 37210-2902  
6962068 +KMS Investments, Inc. dba Floorz, 1731 Mallory Lane, Suite 103, Brentwood, TN 37027-7986  
6962065 +Keith Braly, 5556 Greenview Ct, North Richland, TX 76148-4029  
6962066 +Kenco Construction Co. LLC, 8742 Triple Oaks Drive, Lyles, TN 37098-3036  
6962067 +Killebrew Brick, 1325 St. George Road, Evansville, IN 47711-2365  
6962069 Kubota Credit Corporation USA, PO BOX 0559, Carol Stream, IL 60132-0559  
6962070 +Lampley Concrete, Inc., 304 Century Court, Franklin, TN 37064-3918  
6962071 Legends Ridge HOA, c/o Ghertner & Company, PO BOX 105007, Atlanta, GA 30348-5007  
6962072 Legends Ridge Swim Club, c/o Ghertner & Company, PO BOX 105007, Atlanta, GA 30348-5007  
6962073 Leopoldo Ibarra, 3001 Royal Oaks Blvd, Apartment 3205, Franklin, TN 37065  
6962075 +MCH Engineering, 102 Hartman Drive, Lebanon, TN 37087-2569  
6962074 +Marcelino Carreon, 138 Charlie Shaw Rd., Lewisburg, TN 37091-4902  
6962076 +Mid-TN Erosion & Sediment Control, Inc., 658 Murfreesboro Pike, Nashville, TN 37210-3520  
6962078 +Middle Tennessee Lumber Co., Inc., PO BOX 427, Burns, TN 37029-0427  
6962079 Mobile Mini, Inc., PO BOX 740773, Cincinnati, OH 45274-0773  
6962080 +Paul Brake dba Plumbing N More, 1501 West Grab Creek Road, Dickson, TN 37055-3418  
6962081 +Peppers Concrete Pumping, PO BOX 140703, Nashville, TN 37214-0703  
6962082 +Poland & Associates / Crisler CPA, 5250 Virginia Way, Suite 220, Brentwood, TN 37027-7576  
6962083 +Pool Builders Supply, 1280 Murfreesboro Pike, Nashville, TN 37217-2431  
6962084 +Pool Equipment & Supply, Inc., 500 Production Ave., Suite 800, Madison, AL 35758-8992  
6962085 +Precision Gate Services, PO BOX 226, Unionville, TN 37180-0226  
6962086 +Priority Pest Protection, 10572 Lebanon Road, Mount Juliet, TN 37122-5524  
6962088 +RJV Equipment, 140 Charter Place, La Vergne, TN 37086-4126  
6962087 +Rafael Caballero, 720 County Road, #606, Rogersville, AL 35652-7021  
6962089 +Robert Bridges, 8811 Ragsdale Drive, Lyles, TN 37098-1765  
6962090 +Robert F. Henry Tile Co., Inc., PO BOX 1625, Montgomery, AL 36102  
6962091 +Robert W. Gist, 6210-D Charlotte Pike, Nashville, TN 37209-3042  
6962092 Rogers Group, Inc., PO BOX 102798, Atlanta, GA 30368-2798  
6962095 +SRM Concrete, 1136 2nd Avenue North, Nashville, TN 37208-1702  
6962093 +Scott Wilson Architect, LLC, 317 Main Street, Suite 202, Franklin, TN 37064-2648  
6962094 +Southern Surveying, Inc., 109 Holiday Court, Suite C-7, Franklin, TN 37067-3084  
6962098 True-Line Coring & Cutting Nashville LLC, PO BOX 878029, Kansas City, MO 64187-8029  
6962099 +Very Sound Advice, 629 Zellwood Drive, La Vergne, TN 37086-3455  
6962100 +Warren Brothers Sash & Door LLC, PO BOX 3057, Kansas City, KS 66103-0057  
6962101 +Waste Solutions of TN, LLC, 1168 Industrial Park Drive, Columbia, TN 38401-6654  
6962102 +Williamson County Insulation, Inc., PO BOX 453, Franklin, TN 37065-0453  
6962104 +Williamson Pipe Supply Company, LLC, 121 Confederate Drive, Franklin, TN 37064-3843

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: larryedmondson@live.com Aug 02 2019 02:25:26 THOMAS LARRY EDMONDSON, SR,  
 T. LARRY EDMONDSON ATTORNEY AT LAW, 800 BROADWAY 3D FL, NASHVILLE, TN 37203  
 6962033 +EDI: ATTWIREBK.COM Aug 02 2019 06:18:00 AT&T, PO BOX 105262, Atlanta, GA 30348-5262  
 6962027 +E-mail/Text: jeff.risden@adenus.com Aug 02 2019 02:26:27 Adenus Technologies,  
 849 Aviation Parkway, Smyrna, TN 37167-2582  
 6962029 EDI: AMEREXPR.COM Aug 02 2019 06:18:00 American Express, PO BOX 650448,  
 Dallas, TX 75265-0448  
 6962030 EDI: AMEREXPR.COM Aug 02 2019 06:18:00 American Express - Lowes, PO BOX 650448,  
 Dallas, TX 75265-0448  
 6962049 +E-mail/Text: bankruptcy@erieinsurance.com Aug 02 2019 02:26:28 Erie Insurance,  
 100 Erie Insurance Place, Erie, PA 16530-9000  
 6962050 E-mail/Text: savis@firstcnb.com Aug 02 2019 02:26:03 First Citizens National Bank,  
 One First Citizens Place, PO BOX 370, Dyerburg, TN 38025-0370  
 6962096 E-mail/Text: tdoe.bankruptcy@tn.gov Aug 02 2019 02:25:35 Tennessee Department of Revenue,  
 Andrew Jackson Building, 8th Floor, 500 Deaderick St, Nashville, TN 37242  
 6962103 E-mail/Text: claims@yosrob.com Aug 02 2019 02:25:31 Williamson County Trustee,  
 PO BOX 1365, Franklin, TN 37065-1365

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

6962042 Chris Jackson  
 6962077 ##+Middle Tennessee Granite, Inc., 32 Cleveland Ave., Nashville, TN 37210-4401  
 6962097 ##+Thorpe Design, LLC, 475 Metroplex Drive, Suite 508, Nashville, TN 37211-3144  
 TOTALS: 1, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 03, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2019 at the address(es) listed below:

NATALIE M. COX on behalf of U.S. Trustee US TRUSTEE natalie.cox@usdoj.gov  
 THOMAS LARRY EDMONDSON, SR on behalf of Debtor JOSEPH LOUIS MELZ larryedmondson@live.com  
 US TRUSTEE ustpregion08.na.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1 **JOSEPH LOUIS MELZ**  
 First Name   Middle Name   Last Name

Debtor 2  
 (Spouse, if filing)  
 First Name   Middle Name   Last Name

United States Bankruptcy Court **MIDDLE DISTRICT OF TENNESSEE**  
 Case number: **3:19-bk-04811**

Social Security number or ITIN **xxx-xx-3458**  
 EIN **-----**  
 Social Security number or ITIN **-----**  
 EIN **-----**  
 Date case filed for chapter **11 7/29/19**

**Official Form 309E (For Individuals or Joint Debtors)****Notice of Chapter 11 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

|  | <b>About Debtor 1:</b>   | <b>About Debtor 2:</b>   |
|--|--|--|
| <b>1. Debtor's full name</b>   | JOSEPH LOUIS MELZ  |  |
| <b>2. All other names used in the last 8 years</b>   | aka JOSEPH L MELZ, aka DEER CREEK HOMES  |  |
| <b>3. Address</b>  | PO BOX 681148<br>FRANKLIN, TN 37068-1148   |  |
| <b>4. Debtor's attorney</b><br>Name and address  | THOMAS LARRY EDMONDSON SR<br>T. LARRY EDMONDSON ATTORNEY AT LAW<br>800 BROADWAY 3D FL<br>NASHVILLE, TN 37203 | Contact phone: 615 254-3765<br><br>Email: <a href="mailto:larryedmondson@live.com">larryedmondson@live.com</a> |
| <b>5. Bankruptcy clerk's office</b><br><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . | 701 Broadway Room 170<br>Nashville, TN 37203   | Hours open: 8:00AM–4:00PM<br>Monday–Friday<br><br>Contact phone: 615-736-5584<br><br>Date: 8/1/19              |

For more information, see page 2 >

|  |   |   |
|--|---|---|
| <b>6. Meeting of creditors</b><br>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | <b>September 5, 2019 at 10:00 AM</b>  | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.<br>Location:<br><b>Customs House, 701 Broadway, Room 100, Nashville, TN 37203</b> |
|  | *** Valid photo identification required ***   |   |
| <b>7. Deadlines</b>  | <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>   | First date set for hearing on confirmation of plan. The court will send you a notice of that date later.  |
| The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.   | <b>You must file a complaint:</b>   | <b>Filing deadline for dischargeability complaints:</b><br><b>11/4/19</b>   |
|  | <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul>   |   |
|  | <b>Deadline for filing proof of claim:</b>  | Not yet set. If a deadline is set, the court will send you another notice.  |
|  | A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.   |   |
|  | Your claim will be allowed in the amount scheduled unless:  |   |
|  | <ul style="list-style-type: none"> <li>• your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>;</li> <li>• you file a proof of claim in a different amount; or</li> <li>• you receive another notice.</li> </ul>   |   |
|  | If your claim is not scheduled or if your claim is designated as <i>disputed</i> , <i>contingent</i> , or <i>unliquidated</i> , you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.   |   |
|  | You may review the schedules at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .   |   |
|  | Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.   |   |
|  | <b>Deadline to object to exemptions:</b>  | <b>Filing Deadline:</b><br>30 days after the <i>conclusion</i> of the meeting of creditors  |
|  | The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.   |   |
| <b>8. Creditors with a foreign address</b>   | If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.   |   |
| <b>9. Filing a Chapter 11 bankruptcy case</b>  | Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.   |   |
| <b>10. Discharge of debts</b>  | Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date. |   |
| <b>11. Exempt property</b>   | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.   |   |